

**Information to identify the case:**

Debtor 1	<u>Eric H. Rogalsky</u>	Social Security number or ITIN	xxx-xx-3135
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Judith A. Rogalsky</u>	Social Security number or ITIN	xxx-xx-8925
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-24837-GLT			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Eric H. Rogalsky

Judith A. Rogalsky

4/13/23

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Eric H. Rogalsky  
Judith A. Rogalsky  
Debtors

Case No. 17-24837-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Apr 13, 2023

Form ID: 3180W

Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Eric H. Rogalsky, Judith A. Rogalsky, 528 Loretto Rd., Pittsburgh, PA 15217-2822
14738136	Citi/Hilton, PO Box 9001037, Louisville, KY 40290-1037
14738138	+ Dollar Bank, PO Box 8469, Canton, OH 44711-8469
14773598	Dollar Bank, FSB, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15209766	Dollar Bank, FSB, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14773597	+ Dollar Bank, FSB, c/o Consumer Default Management, PO Box 3969, Pittsburgh, PA 15230-3969
14738139	+ Dollar Bank/Visa, 2700 Liberty Avenue, Pittsburgh, PA 15222-4700
14738141	Freedom Mortgage, PO Box 619063, Santa Monica, CA 90402-2310
14738147	+ Synchrony Bank/GAP Visa, PO Box 81344, Cleveland, OH 44188-0001
14738150	+ US Department of Education, Direct Loan Servicing Center, PO Box 4609, Utica, NY 13504-4609

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 14 2023 03:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 13 2023 23:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 14 2023 03:50:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 13 2023 23:52:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/Text: BankruptcyECFMail@mccalla.com	Apr 13 2023 23:52:00	Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 13 2023 23:52:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14738128	Email/Text: ebnbankruptcy@ahm.honda.com	Apr 13 2023 23:52:00	American Honda Finance, PO Box 65507, Wilmington, DE 19808-0507
14747628	Email/Text: ebnbankruptcy@ahm.honda.com	Apr 13 2023 23:52:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14738130	+ EDI: TSYS2	Apr 14 2023 03:50:00	Barclay Card, PO Box 13337, Philadelphia, PA

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14738131	+ EDI: TSYS2	Apr 14 2023 03:50:00	19101-3337 Barclaycard, PO Box 13337, Philadelphia, PA 19101-3337
14738132	EDI: CAPITALONE.COM	Apr 14 2023 03:50:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14764182	EDI: CAPITALONE.COM	Apr 14 2023 03:50:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14738135	EDI: CITICORP.COM	Apr 14 2023 03:50:00	Citi Diamond Card, PO Box 9001037, Louisville, KY 40290-1037
14738137	+ EDI: CRFRSTNA.COM	Apr 14 2023 03:50:00	Credit First N.A., PO Box 81344, Cleveland, OH 44188-0001
14738143	+ EDI: CITICORP.COM	Apr 14 2023 03:50:00	Macys, PO Box 9001094, Louisville, KY 40290-1094
14796109	EDI: Q3G.COM	Apr 14 2023 03:50:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14826779	+ Email/Text: kburkley@bernsteinlaw.com	Apr 13 2023 23:52:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14738140	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com	Apr 13 2023 23:52:00	EnerBank USA, 1245 Brickyard Rd., Suite 600, Salt Lake City, UT 84106-2562
14791270	+ Email/Text: Bankruptcy@Freedommortgage.com	Apr 13 2023 23:52:00	Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
14738142	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Apr 13 2023 23:52:00	Great Lakes, PO Box 7860, Madison, WI 53707-7860
15226972	EDI: JEFFERSONCAP.COM	Apr 14 2023 03:50:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14829214	Email/PDF: resurgentbknofications@resurgent.com	Apr 14 2023 00:01:47	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14795885	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 13 2023 23:52:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14780287	EDI: PRA.COM	Apr 14 2023 03:50:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14739315	+ EDI: RECOVERYCORP.COM	Apr 14 2023 03:50:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14815046	+ Email/Text: bankruptcynotices@psecu.com	Apr 13 2023 23:52:00	PSECU, Po Box 67013, Harrisburg, PA 17106-7013
14738144	Email/Text: bankruptcynotices@psecu.com	Apr 13 2023 23:52:00	Pennsylvania State Employees FCU, PO Box 67013, Harrisburg, PA 17106-7013
14753177	EDI: Q3G.COM	Apr 14 2023 03:50:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14738145	+ EDI: CITICORP.COM	Apr 14 2023 03:50:00	Sears/CBNA, PO Box 6275, Sioux Falls, SD 57117-6275
14738146	+ EDI: RMSC.COM	Apr 14 2023 03:50:00	Synchrony Bank/American Eagle, PO Box 960013, Orlando, FL 32896-0013
14738148	EDI: RMSC.COM	Apr 14 2023 03:50:00	Synchrony Bank/Lowe's, PO Box 530914, Atlanta, GA 30353-0914
14738149	EDI: RMSC.COM	Apr 14 2023 03:50:00	Synchrony Bank/Old Navy, PO Box 960017, Orlando, FL 32896-0017

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14783137 Email/Text: Great\_Lakes\_EBN\_Docs@nelnet.net

Apr 13 2023 23:52:00

US DEPARTMENT OF EDUCATION, CLAIMS  
FILING UNIT, PO BOX 8973, MADISON, WI  
53708-8973

14787191 EDI: AIS.COM

Apr 14 2023 03:50:00

Verizon, by American InfoSource LP as agent, PO  
Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Freedom Mortgage Corporation
cr	*+	Dollar Bank, FSB, c/o Consumer Default Management, PO Box 3969, Pittsburgh, PA 15230-3969
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14738129	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, PO Box 65507, Wilmington, DE 19808-0507
14738133	*	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14738134	*	Capital One, PO Box 71083, Charlotte, NC 28272-1083

TOTAL: 2 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 15, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2023 at the address(es) listed below:

Name	Email Address
Beth L. Slaby	on behalf of Creditor Dollar Bank FSB bslaby@grenenbirsic.com, mcupecc@grenenbirsic.com
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
David W. Raphael	on behalf of Creditor Dollar Bank FSB raphaeld@fnb-corp.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Lauren M. Lamb	on behalf of Debtor Eric H. Rogalsky julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com
Lauren M. Lamb	on behalf of Joint Debtor Judith A. Rogalsky julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com

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Mario J. Hanyon

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Thomas Song

on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 11